



**CAPE YORK
INSTITUTE**

Income Management: An Effective Tool for Building Family Responsibility to Overcome Entrenched Disadvantage

**Cape York Institute submission to the Community Affairs
Legislation Committee on the Social Security
(Administration) Amendment (Repeal of Cashless Debit
Card and Other Measures) Bill 2022**

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Baninh Yeeum Building
302-310 Sheridan Street
Cairns QLD Australia 4870
PO Box 677, Cairns North QLD 4870
P 07 4042 0600 | **F** 07 4042 7291
E info@cyp.org.au
ABN: 39 153 770 346

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Senate Standing Committees on Community Affairs
PO Box 6100
Parliament House, Canberra
community.affairs.sen@aph.gov.au

Yurra wanhtharra and Yalada Committee Members,

The Cape York Institute (CYI) welcomes the opportunity to inform the Senate's deliberations on the Social Security (Administration) Amendment (Repeal of Cashless Debit Card and Other Measures) Bill 2022.

It is appropriate the unique Family Responsibilities Commission (FRC) model has been treated as separate to the other sites impacted by the repeal of the Cashless Debit Card (CDC). CYI urges the Australian Government to ensure Income Management—however it is operationalised—remains available to appropriately assist address complex and entrenched disadvantage.

It is 14 years since the FRC and its unique model of Income Management was established as the centrepiece of the Cape York Welfare Reform (CYWR) trial from 2008. The approach has arguably been Australia's most successful attempt yet to tackle the serious challenge of addressing complex and entrenched disadvantage, and much has been learnt during this period.

- Evidence about the lack of inroads made into complex and entrenched disadvantage across Australia has grown. It has never been clearer that **a decisive shift from the welfare paradigm to a development paradigm is required.**
- Remote and discrete Indigenous communities across Australia remain places where disadvantage is most concentrated and persistent. **Closing the Gap on extreme and entrenched disadvantage in remote Indigenous communities remains without precedent.**
- The FRC remains a precedent setting reform, **designed by Indigenous people and communities themselves and supported by a unique partnership. It shares power and responsibility with Elders and leaders of Indigenous communities, where these powers and responsibilities would otherwise be held by the Crown.** More of this kind of empowerment and shared decision-making is needed so Indigenous people can help their own people and communities make positive change.

Under CYWR, Income Management was operationalised first via a highly manual process referred to as Family Income Management, then through the mechanism of the BascisCard, and most recently with the Cashless Debit Card (CDC). For CYI the mechanism used to



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operationalise Income Management is a second order issue—as long as it meets the needs of people on the ground and effectively quarantines the portion of welfare payments Income Managed so it is spent as intended on food, bills and other family essentials.

This submission seeks to set out the facts regarding the role and success of Income Management under the FRC model, to inform future approaches.

- Income Management should not be externally imposed from the top-down. Substantial on-the-ground support and community leadership prepared to step-up is required for success, as has been the case under the FRC model.
- Income Management should not be seen as a ‘silver bullet’ that on its own is expected to fix all the problems of complex and entrenched disadvantage.
- Income Management is, however, a vital and effective aspect of the self-determining FRC local authority model. Income Management in FRC communities is applied by local Elders and respected persons empowered as decision makers to support their own community members to change.
- Rather than a blanket application of Income Management to all people in an area, individualised approaches are taken under the FRC. Income Management is only one action that may be taken, and it is used as a matter of last resort when an individual and family’s circumstances warrant it.
- To achieve transformational change, the FRC and Income Management must be supported by broader holistic reforms needed in our most disadvantaged places.

In this submission:

- Part A sets out key background relevant to understanding the FRC’s model of Income Management, including the broader, holistic CYWR approach.
- Part B sets out FRC’s performance and the context of existing evidence about responding to complex and entrenched disadvantage.
- Part C sets out key directions to inform future efforts to address entrenched and complex disadvantage of the kind suffered in remote Indigenous communities.

CYI looks forward to continuing to partner with highly disadvantaged communities and with government so that Australia does not continue to fail those suffering complex and entrenched disadvantage.

Yurraan thawunh,

Noel Pearson
Founder and Director

Yalada,

Fiona Jose
Chief Executive Officer



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PART A BACKGROUND

WELFARE AND SUPPORT SERVICE SYSTEMS ARE FAILING THOSE MOST IN NEED

Over the life of the FRC, evidence our welfare systems and support service systems are failing the most disadvantaged in our society has only grown. There is now overwhelming evidence supporting three key facts:

1. **Some Australians—including Indigenous Australians—have continued to be left behind over successive generations**
 - The [Productivity Commission](#) has highlighted that despite more than three decades of economic growth and the fact our systems work well for those Australians that experience disadvantage only temporarily, we have failed to make inroads into what can be called ‘complex’, ‘entrenched’, intergenerational’, ‘deep’ or ‘persistent’ disadvantage. The Productivity Commission says this is an area of “genuine policy failure” in Australia.¹
 - The [Committee for Economic Development of Australia](#) (CEDA)² has highlighted that Australia faces “major challenges of increasing inequality and calcification of disadvantage”. It describes our country’s “sustained under performance for years in addressing disadvantage” and states “no material progress” has been made. CEDA argues “Australia must fundamentally change its approach”.³
 - Successive annual [Closing the Gap](#) reports, and the more comprehensive [Overcoming Indigenous Disadvantage](#) reports, show for Indigenous people we are going backwards in some areas even where there has been substantial policy and program effort.⁴
2. **Support services alone cannot Close the Gap in families and communities suffering extreme and entrenched disadvantage**
 - CEDA highlights Australia’s failure in addressing entrenched disadvantage is driven in part because the most vulnerable and at-risk families “often do not access services designed for them” and service system support is highly siloed, fragmented, uncoordinated, and ineffective.⁵

¹ Harris P & Coppel J (2018) [Seven Stories from ‘Rising Inequality: A stocktake of the Evidence’](#), Speech given at the National Press Club Canberra, 28 August.

² An independent think-tank of 620 members from business, community, government, and academia. See ceda.com.au

³ CEDA (2021) [Disrupting Disadvantage Part 2](#). Melbourne, Australia, at pp. 5, 10 & 11.

⁴ See e.g. Productivity Commission (2021) [Closing the Gap Annual Data Compilation Report July 2021](#).

⁵ CEDA op. cit. at p. 36.

- The [Queensland Productivity Commission](#) (QPC) juxtaposed poor outcomes with the substantial resources and administrative apparatus of the state and its service delivery system dedicated to ameliorating them. It concludes business-as-usual is “fundamentally broken” and the gap cannot be closed by the dominant service delivery focused approach.⁶

3. **Our income support system cannot lift people from entrenched disadvantage**

- A 2015 [review of the welfare system by Patrick McClure](#), former CEO of Mission Australia, found “A broad consensus exists that Australia’s social support system needs to be reformed.”⁷ It says change is needed to better support self-reliance and prevent lifetime disadvantage for those most at risk. McClure recommended investing in people early and improving opportunities and lives through workforce participation.

These three key facts demonstrate welfare and service delivery reforms are needed to respond effectively to complex and entrenched disadvantage.

These facts receive little attention or focus in the political and public debate and commentary.

Many who oppose Income Management and/or the CDC fail to acknowledge these fundamental truths.

To remove (rather than improve) reform approaches, without any alternative or plan to address these facts, is to condemn our most disadvantaged Australians to ongoing suffering under the status quo.

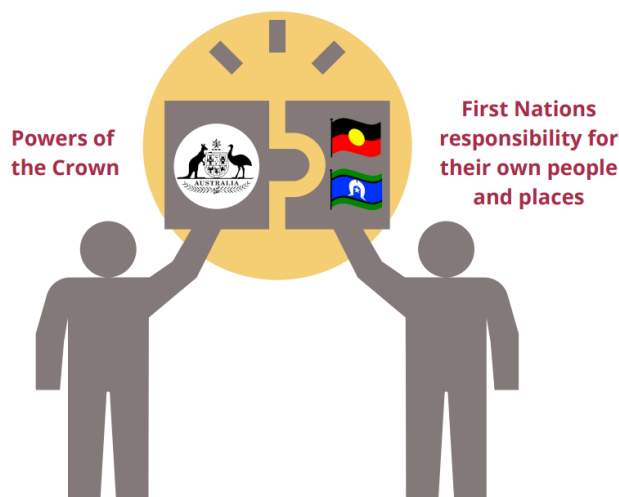
While much has been said about the ‘stigma’ associated with being on the CDC for example, too little is said about the stigma otherwise suffered by those stuck in the cycle of intergenerational disadvantage.

⁶ See QPC (2017) *Service Delivery in Remote and Discrete Aboriginal and Torres Strait Islander communities*, at p. viii.

⁷ McClure, P. (2015) *A New System for Better Employment and Social Outcomes Report of the Reference Group on Welfare Reform to the Minister for Social Services: Final Report*. Department of Social Services, Australia, at p. 47.

THE FRC IS AN EMPOWERMENT MODEL

The FRC is a precedent setting partnership is about who gets to make decisions about whom in some of our most disadvantaged places. It is one of few examples in Australia of a structural reform embedded in legislation, genuinely empowering Indigenous people. The Crown has vested powers in Indigenous people to act as decision makers about their own lives, and the lives of their people. This is what resetting the partnership and shared decision-making with Indigenous people looks like.



The FRC model presents many advantages over the status quo. It joins the Commonwealth’s welfare system and State’s service support system, and places Indigenous people as decision makers at the centre. It blends, culture, law, lore, restorative justice style conferencing, referral, and case management—all in a model that restores local cultural authority and gives it a place at the heart of capability building. **While the FRC is about more than Income Management, the benefits of the FRC’s model of Income Management are clear.** There is now a substantial evidence base showing the FRC and its model of Income Management is effective.

Neither the FRC, not Income Management, was ever intended to turn around complex and entrenched disadvantage in FRC communities on its own.

Income Management under the FRC model

Elders and respected persons appointed as Local Commissioners are quasi-judicial decision-makers for their own people and community.

Currently 26 Local Commissioners are appointed across the five FRC communities under the FRC Act to sit on decision making panels to conference and support individuals and families in their own community to change.

The FRC works with clients with various levels of motivation to change. Some clients are entirely voluntary and the number of people seeking **Voluntary Income Management (VIM)** has increased since the introduction of the CDC, which has been seen as desirable by some community members.

Many clients are compelled via the FRC triggers to work with the FRC. Client centred conferencing is at the heart of the model.

FRC communities opted into a higher standard so such earlier, community-based intervention can occur. FRC intervention occurs outside of, and preferably before, potentially more serious (and damaging) interventions of the state (e.g., justice, child protection, education and housing interventions). There are four community-devised triggers for FRC intervention:

1. A child not enrolled at school, or not meeting **school attendance** requirements
2. An allegation of **harm or risk of harm to a child**
3. Conviction of an **offence or domestic violence** protection order (DVO)
4. Breach of a social housing **tenancy** agreement.

Local Commissioners use a range of strategies and tools including to support change, including:

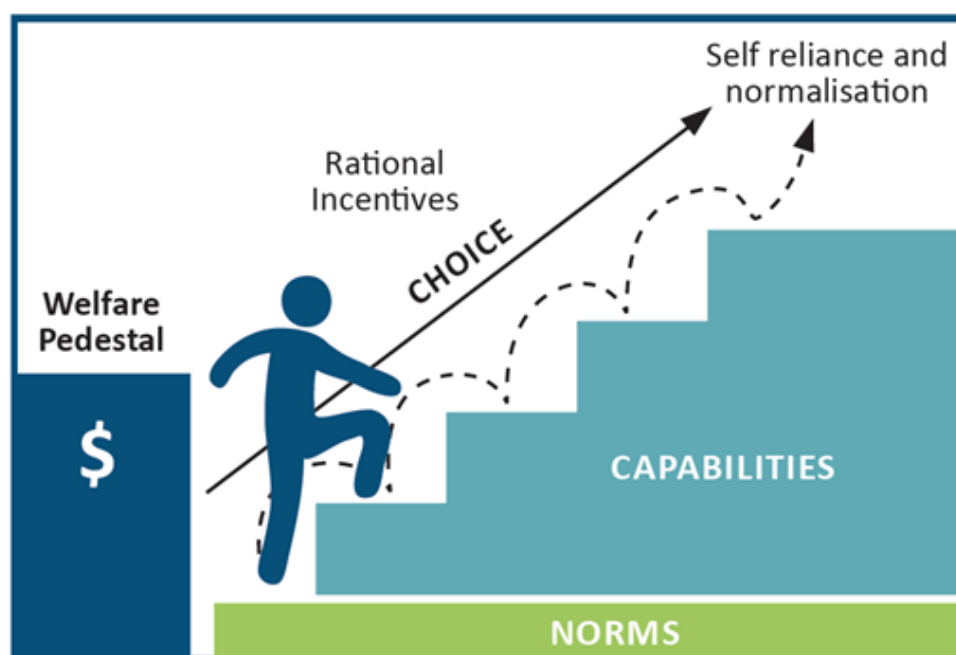
- motivating and holding to account
- exercising cultural authority and applying local knowledge
- agreement making
- referrals to support services
- **Income Management - VIM or Conditional Income Management (CIM)** (CIM can be made by agreement at conference or without agreement where necessary to protect the rights of children and other vulnerable people) at 60%, 75% or 90% of eligible payments for 3-12 months
- information sharing
- case management and monitoring
- legally binding decisions (case plans, referrals and/or Income Management)
- hearings.

Not all FRC clients are Income Managed. FRC data over the life of the FRC to 31 December 2021 show:

- **405 VIMs have been put in place (mostly since the introduction of CDC, see below)**
- **2978 CIMs have been put in place.**

EMPOWERMENT REQUIRES RESPONSIBILITY AND OPPORTUNITY

Cape York Welfare Reform (CYWR) identified overcoming passive welfare means Indigenous authority and leadership must be restored, incentives and disincentives must change, and individuals and families must be supported to take responsibility, to step off the ‘welfare pedestal’⁸ and climb a staircase of opportunity, supported by the foundations of positive social norms, and individual and family capability. The foundational design document for the CYWR trial and the FRC as its centrepiece, *From Hand Out to Hand Up*, sets out that to achieve this goal, a comprehensive development agenda is needed.



‘Pull’ and ‘push’ levers (or carrots and sticks) are needed to get people to move from the pedestal. Without fundamental changes there is no compelling alternative to the incentives that underpin passive welfare. Changing incentives and disincentives (Responsibilities and Opportunities) to attack the welfare pedestal was central to the design of CYWR.

A comprehensive shift from a government-controlled welfare paradigm to an Indigenous led development paradigm is needed to achieve transformational change in Australia’s most disadvantaged communities.

To achieve this shift, the FRC and Income Management are central, but broader holistic reforms are needed to support the work of the FRC to achieve transformational change. This was always the intention and the design under Cape York Welfare Reform (CYWR).

⁸ This term was coined by an Old Lady from Cape York during the design phase of the trial. It expresses the idea that the welfare paradigm skews incentives, so they reinforce the status quo, and people are not actively encouraged to hop off and begin to climb the staircase.

Responsibility is not a dirty word

The greatest asset and the greatest strength that any individual or community or family can have, is self-reliance and responsibility. Some people, however, particularly progressives, may have something of an aversion to the notion of responsibility. For those people, the idea of using carrots and sticks to try and change people's behaviour has almost been superseded by the question: what if it's a form of victimisation to try and influence people's behaviour at all? This question has been asked of the FRC and associated reforms, even when the calls to do more to influence people's harmful behaviour are coming from the very people and families, within the very communities, most severely impacted by poor and damaging behaviour.

When people judge from afar, maybe they can afford to reject any notion of Income Management, mandatory referrals or other 'coercive' FRC interventions, because they don't have to raise their kids in a neighbourhood marred so severely by loud parties, fighting and violence, degrading housing conditions, extremely high levels of truancy, child abuse and neglect, and frequent break-ins to the local shop and vehicles. They might live in places where it is safe to walk around the community, and where people's behaviour is in general far more predictable and aligned with positive social norms because of existing strict notions of responsibility to these social expectations. They may not be confronted each day with people they know and love, whose lives are severely marred by addiction, health and mental health issues, poverty, suicide, and early death.

The left is correct to reject the convenient narrative of victim blaming that suggests Indigenous people may be in this predicament because they are all lazy, mentally ill, drug addicts. But to accuse FRC and CYWR—approaches developed by Indigenous people and led by them locally to restore their own cultural expectations—of demonising Aboriginal people, because they are asking for responsibility? That's not compassionate either.

How compassionate is it to *not* try and influence a person's behaviour? For example, to let someone be an addict for the rest of their life, and to let their kids suffer the lifelong consequences of that?

The FRC model of welfare reform does not blame individuals or families for their predicament, but it does see those individuals and families as the number one resource for countering the problem. How else can disadvantage be effectively overcome except by creating systems to mobilise individuals and families to change?

Providing everything through the welfare paradigm without conditions does not mobilise individuals and families to change. The welfare paradigm is patronising in that it sees people as purely passive victims of circumstances completely beyond their control. There's a fatalism to it, characterised by acceptance that change is unlikely or unrealistic. Yet, the problems that afflict our Indigenous communities are in fact only a relatively recent phenomenon.

The welfare paradigm provides no answer to evidence of service refusal. The left's idea is that everyone suffering entrenched disadvantage really wants to change if we just give them the right services. But of course, often there isn't a massive, spontaneous kind of 'I want to self-actualise' demand for services in Indigenous communities, particularly externally designed and delivered services. Even if you added a lot more services, you wouldn't necessarily have more people knocking at the doors of services that are needed. People with addiction, for example, often don't show up automatically to get treatment. The reality of addiction is that it is intensely rewarding in the short term. For some, their lives revolve around their addiction more than around their own children. Usually there must be pressure to change.

Evidence based strategies require using something more than offering people more services.

Not only is service refusal an issue, but all sides are as culpable as each other when it comes to creating the dominant neoliberal model of government contracting to a fragmented and often unaccountable non-profit service providers and for-profit ones too, that have proven financially, structurally, and legally incapable of addressing the crisis. There are perverse incentives in the system that operate to keep people in the cycle—the service providers are getting money for it.

Requiring people to take responsibility, to 'earn' something through compliance with basic social norms could be referred to as the 'contingency' approach, since one earns something through good behaviour. Thinking through 'If I do X, Y will happen,' is an important part of the process that leads to making better choices. We need elements of contingency to change behaviour. It can't just be opportunities only.⁹

Asking people to uphold certain standards of behaviour—including in relation to the care of children—in return for unfettered use of their income support payments is one contingency that can be enabled. It is not only clinically incorrect, but also almost sadistic to give money on a regular basis to people who have demonstrated an inability to handle cash funds.

Social norms in the community can do a lot. Social pressure by assertive Local Commissioners can do a lot.

Through its model of local and cultural authority and conferencing, the FRC helps create social pressure on people to get their kids to school, take some pride in their homes, keep their children safe and adequately cared for, and not commit crimes. The FRC helps create social pressure on people to access supports and to go into treatments. It creates social pressure toward changing their behaviours.

The FRC provides a community-based community-led alternative intervention to respond to behaviour earlier. Without the FRC, it is ultimately left to government to respond e.g., through the child protection or criminal justice systems, which can often have further damaging consequences.

⁹ Evidence of contingency approaches and opportunity only models can be compared across a range of interventions that seek to address issues of disadvantage such as homelessness, addiction and mental illness. E.g. evidence opportunity only '[Housing First](#)' models to address homelessness show limited improvements in terms of substance abuse, and over the long term may provide limited outcomes even in terms of keeping people housed, whereas [abstinence-contingent housing](#) have shown high rates of ongoing abstinence compared to other treatment programs.

Opportunity promised, but not delivered

Under CYWR some action was taken to rebuild a foundation of social norms through the FRC, but there was no action taken to attack the pedestal. CYWR delivered on the sticks (FRC and conditional welfare) but not the key carrots (Employment and Home Ownership), so overall incentives did not dramatically shift.¹⁰ These opportunities have still not been provided as promised in FRC communities. CYWR was hamstrung by the inability to attack the welfare pedestal, and this has impacted on the FRC's progress.

Massive investments, such as under Prime Minister Kevin Rudd's National Partnership Agreement for Remote Indigenous Housing (NPARIH)—the grand practical gesture accompanying the symbolic gesture of the National Apology—continued to flow through the old welfare paradigm of well-intentioned but corrosive 'money for nothing.' The "astonishing"¹¹ level of NPARIH investment —\$5.5 billion over 10 years to 30 June 2018—to provide new social housing to try to fix overcrowding, did nothing to change incentives, build capability or increase access to opportunity in a manner consistent with CYWR. NPARIH investment flowed into the CYWR communities in a manner that reinforced the welfare mindset and hand out mentality. It torpedoed the CYWR priority of shifting families from social housing to home ownership and private rental.

Currently, no individual or family owns their home on Indigenous land on Cape York or elsewhere in Queensland in a form and with the rights and responsibilities that Indigenous and non-Indigenous Queenslanders living on non-Indigenous land have long taken for granted. The social housing monopoly in Queensland's Indigenous communities results in complete dependence—like it or not—on the externally-controlled Indigenous social housing welfare model, which inadvertently promotes and supports passivity.

Despite the strong aspirations that local people have for home ownership and economic development, the passive service delivery model for Indigenous housing in remote and discrete Indigenous communities in Cape York and Queensland remains intact.

In addition, national policy reforms affecting the huge national investment in employment services and participation programs, steamrolled proposals for place based CYWR changes to shift employment incentives and provide more job opportunities. The design of CYWR emphasised economic development and employment including through reforms to the Community Development Employment Program ('CDEP', which was the employment services program at the time), 'Lighthouse Projects' in each community, increasing 'Local Jobs for Local People', as well as activating 'Orbiting' so that people could take up employment opportunity elsewhere. Largely, however, the essential welfare to work dimensions were not delivered.

National reforms to employment services programs consumed the Australian Government's focus—first through the Remote Jobs and Communities Program and then the Community Development Program (CDP) from 2015. These reforms did not provide welfare to work

¹⁰ FaHCSIA (Department of Families, Housing, Community Services and Indigenous Affairs) (2012) *Cape York Welfare Reform Evaluation*. Canberra: FaHCSIA.

¹¹ See Laurie, V. (2011) 'Home improvement Indigenous housing', *The Monthly*, June. NPARIH was negotiated with the Council of Australian Governments (COAG) to provide the biggest allocation of funding ever to the State and the Territory governments to deliver a new housing program to fix remote Indigenous housing. The NPARIH funds were far greater, for example, than even the large sum allocated by the Rudd government to the infamous nation-wide Home Insulation Program.

solutions but were characterised by passive welfare and low expectations. CDP, for example, not only assumes that large numbers of Indigenous jobseekers will remain unemployed ad-infinitum, the viability of the program itself depends on this outcome. It costs more than [\\$300 million per year, with 70 cents of every dollar spent on administration](#). The focus has been on participation in fulltime (25 hours per week) work for the dole activities to “keep people active”. Acceptable activities for work for the dole can include virtually anything and need not improve one’s employment prospects. CDP does nothing to increase limited job opportunities in remote communities.

One sustained economic development success was delivered through a CYWR Lighthouse Project at Mossman Gorge. This project developed the Gateway Visitors Centre as a significant Wet Tropics World Heritage tourism enterprise. The Gateway opened in 2012 and includes an environmental and Indigenous interpretive centre, art gallery and café, shuttle bus service to the nearby walk and swimming hole, along with guided culture walks. This major infrastructure project created significant long term local and regional economic benefits and jobs. It remains a very impressive achievement under CYWR.

Over the life of the FRC, what the government has effectively been telling us, and what the policy settings have relied on, is the private market will deliver the jobs if Indigenous people just take responsibility. We agree about the need for responsibility. But the problem is no amount of responsibility can create opportunity where the private market fails, and government is unwilling to step in. What people in FRC communities and many Australians need is real opportunity. And the best real opportunity is a job.

Nobody should underestimate the benefits that flow from a child seeing their mother or father go to work. We saw this clearly demonstrated under CYWR.

From Hand Out to Hand Up presents interview results of when children were asked about their aspirations for the future before welfare reform. Answers such as “*I want to work on CDEP*” were commonplace.

The Lighthouse Project at Hope Vale, the banana farm, created real jobs through horticulture (before it failed after repeated cyclone devastation), and we saw first-hand the impact on children in Hope Vale. When the school asked children about their aspirations when the farm was running, effectively recreating the interviews cited in *From Hand Out to Hand Up*, there was a clear change. Many children responded to the question “*What do you want to be when you grow up?*”, with the answer “*Banana farmer*”. The then Hope Vale Mayor, Greg McLean described that many of those employed at the farm were “*previously disengaged and living lives outside of the values of welfare reform [including in terms of drinking and drug use]. But they are now engaged and working*”.



FRC DESIGNED AND IMPLEMENTED WITH HIGH LEVELS OF COMMUNITY SUPPORT

There is a great deal of information showing high levels of community support for the FRC, CYWR and its model of Income Management, including:

- The four communities in the FRC's original jurisdiction were instrumental in designing the FRC and CYWR through a process led by CYI. In today's language this was a high calibre "co-design" process. The design phase was in accordance with the UN Declaration on the Rights of Indigenous Peoples (DRIP), to which Australia has acceded, which requires consent and consultation when decisions are made affecting Indigenous rights and interests (Articles 18 and 19). DRIP obliges government to consult and engage with Indigenous peoples in an appropriate manner, including through Indigenous institutions chosen and adopted by Indigenous people rather than through top down, government consultation which does not accord with principles of self-determination under DRIP.
- The Cape York Welfare Reform Evaluation included the voices of participants in FRC communities through the extensive social change surveys conducted in all four Cape York communities (administered by trained local community members), and through qualitative interviews with a range of community leaders and residents. This showed high level of support for the FRC and CYWR, including Income Management.
- After the initial three-year trial, a Queensland Government led consultation process was undertaken each year in 2011, 2012, 2013 and 2014 about CYWR and the FRC, with ongoing support being contingent on community views. These processes sought views of community members, local councils, Community Justice Groups, agencies, service providers, Local Commissioners, and other community groups.
- The Local Commissioners, the councils and other community leadership organisations have also gone on record many times over the last 14 years to express their support for the FRC and its model of Income Management, including before Senate Committees.¹²

THE FRC HAS BEEN ABLE TO GARNER SUPPORT ACROSS THE POLITICAL SPECTRUM

The support the FRC has been able to garner across the political spectrum is significant given its approach represents a very substantial departure from the orthodoxy of passive welfarism. Passive welfare involves top-down government controlled, siloed service delivery and welfare to 'fix' the problems of remote Indigenous communities.¹³ At both the state and federal level, the FRC has required and received bi-partisan support from its introduction in 2008 and over multiple subsequent occasions to the present.

At inception, the Bligh Labor government in Queensland introduced the *Family Responsibilities Act 2008* (Qld) with bi-partisan support. The FRC and the CYWR trial were supported federally in the preparatory period by the Howard Coalition government, and at

¹² See e.g., [submissions](#) from Aurukun Shire Council, Hope Vale Shire Council, Bamanga Bubu Ngadimunku Aboriginal Corporation and Coen Regional Aboriginal Corporation made to the Social Services Legislation Amendment (Queensland Commission Income Management Regime) Bill 2017.

¹³ See Pearson, N. (2000) *Our Right to Take Responsibility*, Cairns, Queensland; CYI (2007) *From Hand Out to Hand Up: Cape York Welfare Reform*, CYI, Cairns Queensland.

commencement by the Rudd Labor government, including through Minister for Indigenous Affairs Jenny Macklin.¹⁴

Subsequent continuations and legislative amendments to the state and federal legislative framework supporting the FRC model have been scrutinised by Labor, LNP and Coalition governments. Almost unanimously, the FRC has been supported by all individual members of the various parliamentary committees who have been involved over the years. Despite its concerns about the Cashless Debit Card (CDC) mechanism, Labor has continued to express its strong support for the Cape York model of Income Management over many years because it is community-driven and supported by the communities involved.¹⁵

If progressives or those from the left have any uncertainty about supporting the FRC, it is generally because the model involves Income Management.

The FRC has won some acknowledgment of its very distinct approach even from the Greens, who are ideologically opposed to all forms of Income Management. After scrutiny of the model, the Greens acceded the FRC provides “a very different sort of approach” than other models. (See The Australian Greens Senator Siewert, Hansard, Tuesday 20 June 2017 at pp. 76-77.).

If conservatives or those from the right have any uncertainty about supporting the FRC, it is generally because of the extra cost involved in providing a self-determining model through which Indigenous people are empowered to make decisions for their own people.

Conservatives may tend to approach welfare reform myopically, as a means to cut spending and improve the budget bottom line. However, the unarguable failure of the current welfare system to adequately address entrenched disadvantage, despite its substantial and escalating costs, and the repeated failure of welfare reforms which focus only on compliance and sanctions to improve outcomes, has provided a compelling basis for conservatives to support the FRC.

¹⁴ Including via the enabling provisions of the *Social Security Administration Act 1999* (Cth).

¹⁵ See e.g. Cameron, D. (2017) *Senate Hansard*, Tuesday, 20 June, at pp. 4407-09.

PART B ASSESSING THE FRC'S PERFORMANCE

AFTER 14 YEARS OF THE FRC, WHAT HAS BEEN LEARNT?

A great deal of information and experience is available to help us learn what it may really take to make change happen in communities affected by deep and persistent disadvantage.

How can both sides of the debate claim the evidence supports their case?

Firstly, a note of caution about the use and abuse of evidence in this arena.

Community members and the public who have not scoured the many pages of 'evidence' produced about the effectiveness of Income Management and CDC etc are likely to be confused that both sides of the debate claim the evidence supports their case either for or against. Indigenous (and other) communities are not laboratory environments, and the science of evaluation in dealing with complexity is not as precise as much of the rhetoric may suggest. Complex and entrenched disadvantage is not straightforward to change, and it is not straightforward to evaluate. The certainty of the rhetoric about the evidence, certainly outstrips the ability of evaluative research to provide certain evidence.

It is common for evaluations in the real and complex world of addressing entrenched disadvantage to show mixed results, tell us little about how change is happening, or to become engulfed in argument about the impact of the data and methodology on the findings. There is often a great deal of room for different interpretations of evaluative research findings. A common complaint is findings are used selectively, or politically, or with a focus on justifying action taken in the past, or predetermined for the future, rather than informing any genuine search for the best way forward.¹⁶

Largely this is because a complex interplay of many factors influences the direction and degree of behaviour change on the ground in our communities—and this complexity is largely beyond the ability of evaluation science to clearly unpack. For example, school attendance is not just impacted by action taken by the FRC. Lived experience shows school attendance figures in any given community are influenced by a vast range of factors

¹⁶ See e.g., Productivity Commission (2013) *Better Indigenous Policy: The role of evaluation Roundtable Proceedings*, Canberra, 22-23 October; McCausland, R. (2019) 'I'm sorry but I can't take a photo of someone's capacity being built': Reflections on evaluation of Indigenous policy and programmes. *Evaluation Journal of Australasia* 19(2):64-78.

including the quality of the education on offer in schools, events in the community, alcohol and violence in the community, policing practices, and perceptions of joined up or fragmented community and political leadership on the issue. There is no single change, intervention or program which will solve the school attendance issue. The same is true with respect to child protection, housing, and offending. Outcomes are influenced by many things. While this is plain and obvious, and it reflects the lived reality of community life, this reality is too complex for analysis undertaken through the standard scientific methods of impact evaluation.

The reality is there is little evidence to tell us how we might take an empowering approach at the local level to effectively tackle some of our toughest problems including: intergenerational joblessness and welfare dependency where this has impacted children, families and whole communities; breaking cycles of family violence, child abuse and neglect where these issues have become endemic; and first halting, then reversing, the concentrated upwards spiralling of youth detention and incarceration.

What does the evidence in this area generally tell us?

Many evaluations of initiatives seeking to address complex and entrenched disadvantage show few positive outcomes.

Local ownership and leadership of reforms by the communities they are intended to benefit is vital.

Overall, evidence¹⁷ shows when it comes to addressing complex and entrenched disadvantage:

- **It is difficult to make substantial inroads, whether through single program level interventions, or through large scale systems reforms.**

In contrast, there is rigorous evidence suggesting the FRC has been able to make such inroads (see further details below).

- **Local ownership and leadership of reforms by the people they are intended to benefit is critical to success, yet is rarely achieved.**

In contrast, there is rigorous evidence suggesting very high levels of local ownership and leadership of the FRC (see further details below).

The FRC aligns with ‘best practice’

There is literature identifying ‘best practice’ features of programs seeking to facilitate positive changes in behaviour of the kind being tackled by the FRC.¹⁸ The FRC can be assessed against such best practice as presented below.

¹⁷ See e.g., Morgan, A. & Louis, E. (2010) [Evaluation of the Queensland Murri Court: Final report](#) AIC Technical and Background Paper 39. Canberra: Australian Institute of Criminology; Ipsos (2019) [Evaluation of Murri Court](#), prepared for the Queensland Department of Justice and Attorney-General; KPMG (2010) [Evaluation of the Community Justice Group Program Final Report](#), DJAG; Limerick & Associates (2021, forthcoming) [Evaluation of the Aurukun Justice Reintegration Project](#); QFCC (2021) [Measuring what matters](#), Queensland Government; QFCC (2021) [Deep dive #3 Learning from evaluations](#), Queensland Government.

¹⁸ For relevant literature see e.g., Carlson, B., Day, M., & Farrelly, T. (2021) [What works? Exploring the literature on Aboriginal and Torres Strait Islander healing programs that respond to family violence](#) (Research report, 01/2021). ANROWS; Jiwa, A., Kelly, L., & St Pierre-Hansen, N. (2008) [Healing the community to heal the individual Literature review of aboriginal community-based alcohol and substance abuse programs](#), Clinical

Identified 'best practice' feature	Assessment of FRC
Supports Indigenous ownership, engagement and oversight	✓ strong alignment - Indigenous perspectives shaped the initiative's design and are central to its ongoing implementation
Values, respects and strengthens Indigenous authority and capacity	✓ strong alignment - local Indigenous people enabled with real powers and capability building support, to exert pressure and support those not meeting their most fundamental responsibilities
Commits to cultural competence and culturally sensitive program delivery	✓ strong alignment - role of Local Commissioners strengthens cultural connections and cultural engagement
Provides timely, well-coordinated intervention and support from trusted persons and community agencies	✓ strong alignment - FRC model allows for early community-based intervention - coordinated effective referral pathway, case management and monitoring
Takes a holistic approach	✓ strong alignment - FRC can involve family and other community members, does not just individual focus - Income Management can be used to put in place some basic protection of a person's income for their benefit and that of their household, but it is only one element of the FRC model - coordinated effective referral pathway, case management and monitoring - broader reform program intended to bolster the work of the FRC
Works to mitigate specific risks underlying behaviour	✓ strong alignment - coordinated effective referral pathway, case management and monitoring

The FRC's evidence-based 'best practice' features

Research identifying 'best practice' features of effective programs to tackle over-representation of Aboriginal and Torres Strait Islander people in the criminal justice system includes a [2021 report of the Queensland Government Statistician's Office](#) (QGSO), which identifies 'wise practice principles' for effective programs. The QGSO report emphasises the importance of building relationships with the Aboriginal and Torres Strait Islander community throughout program design and delivery, and cites the FRC as an exemplar, stating with respect to the process that established the FRC:

This engagement process provided an opportunity for the communities to identify core community values, behaviours not consistent with these values (such as criminal offending), and a community vision for the future (KPMG 2010b). The 'trigger' events included in the design of the FRC model that resulted in an individual coming before the FRC reflected the priority issues identified by the communities as inconsistent with their community vision (KPMG 2010b). (At p. 22)

Review. *Can Fam Physician*;54:1000–1; QGSO (2021) [Wise practice for designing and implementing criminal justice programs for Aboriginal and Torres Strait Islander peoples](#), Queensland Treasury: Brisbane; Trotter, C. & Flynn, C. (no date) [Literature Review Best Practice with Women Offenders](#), Monash University Criminal Justice Research Consortium, Monash University: Melbourne; Human Rights Brief No.5 (2001) [Best practice principles for the diversion of juvenile offenders](#); Brackertz, N. & Wilkinson, A. (2017) [Research synthesis of social and economic outcomes of good housing for Aboriginal and Torres Strait Islander People](#). Australian Housing and Urban Research Institute at p. 12

‘What works’ evidence suggests the FRC has had an unusual level of success

There is rigorous evidence suggesting the FRC model ‘works’ in promoting critical change for individuals and families included in four relevant independent evaluative exercises:

1. 2010 KPMG [*Implementation Review of the Family Responsibilities Commission*](#)
2. 2012 [*Cape York Welfare Reform Evaluation*](#)
3. 2018 Queensland University of Technology (QUT) [*Strategic Evaluation of Cape York Income Management*](#)
4. 2014 Health Outcomes International (HOI) [*Evaluation of Cape York Wellbeing Centres*](#) provides some valuable evidence regarding outcomes for FRC referred clients.

Firstly, there is rigorous, consistent, and overwhelming evidence the FRC has strengthened local and cultural authority as intended.

The KPMG implementation review found the involvement of Elders and Respected Persons as Local Commissioners (and their legislative mandate and decision-making powers) contributed to their authority in the community being strengthened and legitimised. These findings are reinforced in the CYWR evaluation which found that the FRC was successfully restoring local and cultural authority.¹⁹ The evaluation states,

*Most community members and other stakeholders believe that the FRC has strengthened leadership, particularly through the Local Commissioners’ listening, guiding and supporting role. The FRC conferencing process resonates with traditional Aboriginal dispute resolution practices and is consistent with restorative justice principles... Residents believe...that the FRC can strengthen leadership and encourage people to take responsibility for their behaviour.*²⁰

Secondly, there is rigorous evidence showing the FRC together with CYWR during the trial achieved a level of positive change not seen in other approaches.

The CYWR evaluation states:

*There can be no quick fix to rectify challenges that have been decades in the making. However, the evaluation **after only three years of the trial of welfare reform points to a level of progress that has rarely been evident in the reform programs previously attempted in Queensland’s remote Indigenous communities...***

***What is most promising is that some of the progress to date relates to subtle but fundamental shifts in behaviour that, if sustained and built upon, can be expected to yield significant longer term results.** For example, improvements in school attendance and educational attainment will have life-changing implications for a new generation of children, while improved money management and a greater willingness to proactively take responsibility for addressing life challenges offers immediate hope for incremental improvements to adults’ quality of life.*

These changes provide a foundation to launch residents of the communities on a pathway to greater engagement in the economy, although the current lack of

¹⁹ Ibid at p. 37.

²⁰ Limerick (2012) op. cit. at p. 6.

opportunities in this regard remains the most significant challenge for the transition from welfare dependence to economic self-reliance and ongoing social stability.²¹

It also found:

*In survey responses and qualitative feedback, improved money management is seen as an important outcome of the trial, with community members reporting a greater capacity to meet the needs of their families and children through the BasicsCard (issued under Conditional Income Management), the MPower financial management assistance service and SETs.*²²

Thirdly, there is rigorous evidence that FRC interventions work, including conferencing, Income Management, and referrals and case management.

Conferencing works ✓

The FRC's conferencing model was highly praised in the CYWR evaluation report and a key message is that conferencing by Local Commissioners changes behaviour in communities.²³ Conferencing between the FRC Local Commissioners and members of the CYWR trial communities was credited with encouraging individuals to comply with behavioural obligations,²⁴ driving attitudinal change,²⁵ helping individuals to confront their problems,²⁶ restoring Indigenous authority²⁷, and driving a key conceptual shift so that people could see the future ownership of problems at a local level.²⁸

Linked data analysis of individual unit record files was included in the Cape York Welfare Reform evaluation. This analysis shows the FRC's conferencing interventions were followed by an increase in school attendance for the children of those conferenced, as recorded in Education Queensland's data.²⁹ This linked data analysis is important, as it tends to suggest a direct or causal link between FRC conferences and subsequent improvements in client's behaviour. As was stated in the evaluation report, "These types of analysis, while costly and time consuming, provide an excellent basis for evaluating the efficacy of specific measures".³⁰

Income Management works ✓

Income Management under the FRC model serves two purposes:

1. By effectively quarantining money, Income Management can help to prevent some of the most tragic outcomes of parental dysfunction and neglect, it can stabilise a person's and a household's finances to ensure basic obligations are met such as payment of regular bills

²¹ Ibid at p. 64.

²² Limerick (2012) op. cit. at p. 4.

²³ See Chapter 5 Authority Leadership and Social Norms.

²⁴ Ibid at p. 34.

²⁵ Ibid at p. 37.

²⁶ Ibid at p. 38.

²⁷ Ibid at p. 49.

²⁸ See John Von Sturmer's Summary Report, at p. 6.

²⁹ Analysis was conducted for Aurukun, where numbers were large enough. The significant positive effect of conferences did appear to diminish over time, suggesting a need for ongoing adaptation and evolution of the model.

³⁰ Limerick (2012) op. cit. at p. 10.

and rent, and so food is on the table. This helps protect the rights of children and other vulnerable household members.

FRC data as of 5 November 2021, shows 187 children and young people were in the care of Income Managed clients at this point in time, 124 (66%) of whom were school-aged:

- 71 FRC clients on CIM were caring for 94 children and young people, 60 of whom are less than 16 years old
- 118 current clients on VIM were known to be caring for 93 children and young people, 64 of whom are less than 16 years old.

	Number income management clients as at 5/11/2021 ¹¹⁴	Total unique children	School age children (<16yro)
CIM	71	94	60
VIM	118	93	64
Total	189	187	124

There is evidence showing that Income Management through the BasicsCard and now the Cashless Debt Card (CDC) mechanism, is highly successful at quarantining income to be spent for the intended purposes of bills, rent, and food etc

- Since the introduction of the FRC it is estimated the total amount of income protected under CIM across the five communities is in the order of \$31,132,400 (i.e., more than \$31.1M).
- Since the transition from BasicsCard and the introduction of the CDC in March 2021 to April 2022, Department of Social Services (DSS) data show the total value of the 30,307 transactions conducted on the CDC under the FRC model is \$1,855,500 (i.e., more than \$1.85M). Of this total amount, most has been spent at grocery stores and supermarkets (\$1,251,800) (i.e., more than \$1.25M).

2. Income Management also can be used to incentivise people to take up supports that will lead to improved health and wellbeing. Income Management is situated within a suite of mechanisms through FRC conferencing, case planning and referral and using graduated Income Management levels to encourage people to take up supports.

The Strategic Evaluation of Cape York Income Management assessed outcomes for Income Managed FRC clients by conducting an event history analysis to assess the relationship between spells on Income Management and future breach notifications for that individual made to the FRC. The report concludes, “Overall, the results of these individual longitudinal analyses indicate that whilst [the FRC’s model of Income Management] does not necessarily eliminate repeat breach notifications, its use does appear to increase the time between breaches.”³¹

³¹ QUT (2018) op. cit. at p. 63.

This evidence, together with the evidence regarding FRC referrals (see below), suggests that over time FRC clients who are Income Managed are seeking support and making behavioural change.

Four key points about Income Management:

1. There is a difference between achieving welfare to work results and meeting basic need results.
 - Evaluating CDC or similar measures according to whether it gets people from welfare to work will score a fail.
 - If you evaluate it according to whether it addresses basic needs such as rent, food, clothing (i.e., for its intended purpose under CYWR), then it is almost a 100% success because every dollar on the card goes towards basic family needs (see text box above).
2. There is criticism Income Management/CDC unfairly targets welfare recipients/vulnerable people.
 - It is important to remember it is actually targeting the grog and drug dealers—the people profiting from the misery of alcohol and drugs in our communities.
 - It also provides some basic protection for the most vulnerable—including children and young people in the care of people who may be suffering from addiction.
3. The key question for the future of Income Management beyond the FRC is: do you have a blanket system or a more individualised model?
 - We would like to work with government to expand the FRC model so Elders and leaders in other communities make the decisions about how best to support community members.
4. Labor is worried about privatising Social Security through using the current private card provider for CDC.
 - We understand the point, but we need a technology solution for Income Management.
 - We are agnostic about whether it is a government solution through Centrelink or a private provider such as a bank.

Feedback since the transition to the CDC indicates that its technology for operationalising Income Management had many advantages to the BasicsCard including:

- ease of use and increased functionality on the ground
- less stigma associated with the card.

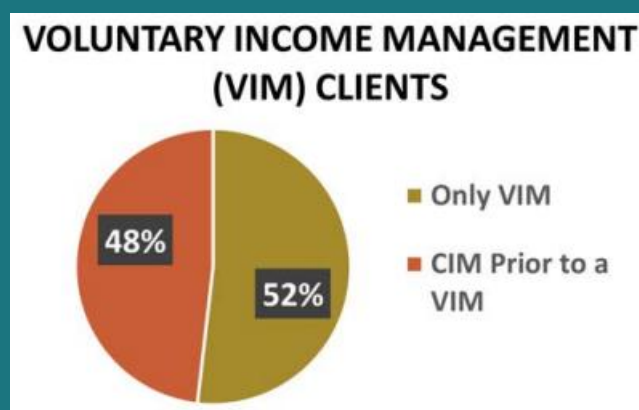
These advantages led to the large uptake of Voluntary Income Management (VIM) since the introduction CDC.

Even at what some may consider the most ‘draconian’ end of the potential FRC interventions—Income Management—substantial numbers of people are self-electing to put in place a VIM. This reinforces other existing evidence showing Income Management can be one useful tool for those struggling with complex and entrenched forms of disadvantage and can be an important tool to assist people to take up the most basic level of responsibility.

Further, FRC data show almost half of FRC clients on VIM were previously on CIM, showing it is a useful tool to increase personal responsibility. These FRC client’s recognise things improve for them and/or their loved ones with Income Management, and they have taken steps to continue this improvement through putting in place a VIM.

Data since the introduction of the CDC, from 17 March 2021 until 30 April 2022, show of the 164 VIM clients:

- 79 or 48% had a prior CIM order in place
- 85 or 52% have only had VIM.



The FRC records the voices and views of those who have sought a VIM since the introduction of the CDC. The most common reason for seeking a VIM is so that life’s most basic needs can be met—to buy food and to pay bills. This is exactly what Income Management is designed to do.

Women in FRC communities have found VIM helpful in protecting their income in domestic violence relationships and relationships of coercive control. Many of those 45 years and under are parents who use VIM so they can support their children.

People are using VIM both proactively (such as because a person has a particular savings goal in mind), and reactively (such as to help protect their income from ‘humbugging’ of other relatives or families to whom they feel a sense of obligation, or to protect it from those who they find to be coercive and abusive), particularly among older age groups.

FRC referrals work ✓

Comparing voluntary to ‘involuntary’ or ‘pressured’ service engagement such as those made through FRC processes isn’t an apples-to-apples comparison. Two different groups are being compared: those who admit they have a problem and have proactively sought help, and those who are more resistant to change. Everyone would prefer 100% voluntary engagement. But even the fact that involuntary or pressured engagement may be less effective than voluntary engagement is not an argument against it, since it might be a better alternative than incarceration or crime, or poor child protection outcomes.

Despite the received wisdom that pressured engagement will be less effective as it is not apples-to-apples, evidence in the case of the FRC suggests that FRC referral is as effective, or perhaps even more effective in some cases, than entirely voluntary engagement with services. The Wellbeing Centre Evaluation (WBC), for example, showed statistically significant positive changes held true for FRC referrals, demonstrating the ‘mandatory’ FRC referral pathway is effective in leading to positive change:

*The findings indicate that the WBCs are having significant success in helping some individuals through immediate crises and in dealing with their immediate problems and that sustained positive behaviour change is occurring in some clients in relation to alcohol use and cannabis dependency and other social behaviours. **This includes those clients referred by the Family Responsibilities Commission (FRC), the single largest referrer to the WBCs.**³² [emphasis added]*

Cape York Partnership has also considered its MPower data, a money management, financial literacy, and banking support available in the four original CYWR communities. In summary, these MPower data show:

- FRC clients are more likely to engage in budgeting and financial coaching activities than other MPower members.
- Strong MPower participation from FRC referred clients, including those subject to mandatory referrals while on a case plan.
- A very high retention rate of FRC clients who remain engaged with MPower following the completion of their case plan.

THE FRC PROVIDES A GOOD RETURN ON INVESTMENT

The costs associated with the service delivery and welfare systems responding to complex and entrenched disadvantage are high and continuing to grow, and this is disproportionately the case when it comes to remote Indigenous communities (due to the high level of need, and the extra costs associated with remote service delivery). This means finding more effective approaches in these communities, can also deliver disproportionate benefits.

To provide some indication of the scale of the financial costs of the service and welfare support systems, for example:

- [Queensland’s annual child protection service budget is \\$1.3 billion](#). Every child in out of home care costs the state approximately \$250,000 per year.

³² HOI (2018) at p. 7.

- Queensland's annual corrections service budget is more than \$1 billion. Every prisoner costs the state \$111,000 in direct costs p.a., with another \$48,000 p.a. in indirect costs.³³

Queensland's child protection and corrections systems are in crisis, for reasons including rapidly escalating demand and costs. The current approach cannot be sustained into the future, in either human or financial terms.³⁴ If reforms were implemented today which were effective at reducing the demand on these ballooning service systems, there can be enormous costs savings even over the medium term. For example, the QPC estimated that reforms to reduce Queensland's prison population so it is 20 to 30% lower in 2025 than it otherwise would be, would save between \$165 and \$270 million in annual prison costs and avoid up to \$2.1 billion in prison investments.

Failings across the two levels of government are interdependent and have flow on impacts for each other and for the people involved.

For example, children in out of home care are less likely to close the gap on educational achievement, which in turn means they are unlikely to close the gap on employment and are at high risk of involvement in the youth justice system and adult incarceration. An individual's experience in state government health and education systems will also likely impact their future need for income support. The failure of the welfare system to effectively enable people to exit entrenched disadvantage in turn creates exponential demand for service delivery expansion and improvement.

The lifetime costs associated with the service and welfare system response to a single person on such a trajectory of poor outcomes will be well over \$1 million.

Costs associated with servicing the level of need in remote Indigenous communities are very high, including cost associated with social housing, courts and policing. For example:

- At 2011 prices, social housing costs associated with a single social housing dwelling (capital costs and 30 year whole of life costs) in Queensland and the Northern Territory remote communities were found to range from \$1.5 million to almost \$2.2 million.³⁵
- A 2017 Australian Government commissioned report on [Efficient System Costs of Remote Indigenous Housing](#) notes:

*On average, 84 per cent of the costs of ongoing property maintenance of housing stock are not covered by rental income. This shortfall is consistent across all participating jurisdictions, with rent collected only covering between 11 and 21 per cent of total costs. While this data is based on a limited sample of communities, and largely from 2017-18 budget projections, it gives a good indication of the quantum of the government subsidy required for the ongoing management of remote Indigenous housing.*³⁶

- In 2017 the Queensland Minister for Housing and Public Works announced [a new \\$33.5 million housing project for Aurukun](#). Of 44 new dwellings to be built as part of this project, 17 were for social housing for residents and 27 are to house 'frontline' government employees, in particular, police and education staff. This announcement is indicative of the scale of the difficulty in the system ever 'getting ahead of the problem' and escalating costs.

³³ See QPC (2019) *Inquiry into Imprisonment and Recidivism*, QPC: Brisbane; Carmody (2013) op. cit.

³⁴ Ibid.

³⁵ Towart, R., Griew, R., Murphy, S., & Pascoe, F. (2017) *A review of the National Partnership Agreement on Remote Indigenous Housing and the Remote Housing Strategy (2008-2018)*.

³⁶ Nous (2017) *Efficient System Costs of Remote Indigenous Housing* at p. 4.

- Policing costs include the costs of the very high number of police per head of population stationed in these high crime communities, the cost of police residences in Indigenous communities which in 2009 were said to typically cost \$500,000 per residence in the Far Northern Region (with at least \$2 million of repairs to QPS property in this region also said to be outstanding at that time), costs of watchhouse infrastructure, CCTV, offender transport by QPS Air Wing commercial or charter flights.³⁷

There are extraordinarily high human and financial burdens associated with drugs and alcohol abuse, child protection, social housing, crime, violence, policing, prisons, poor educational outcomes, joblessness and long-term welfare dependency in our most disadvantaged communities. In this context, the costs of an effective FRC model are negligible.

In any year, if the FRC prevents only 10 children from going into out of home care, or prevents 22 people from returning to prison for a year across the five FRC communities, it will have more than recouped the government's annual investment. Further, if the FRC changes the trajectory a child's life so they become a regular school attender and complete secondary school—putting them on the “success ladder” that closes the gap on employment—a lifetime's costs associated with unemployment are likely to be avoided.

From CYT's direct contact with families and children positively impacted by the FRC, we have no doubt the FRC is meeting these kinds of cost benefit thresholds.

Any view that the funding supporting Income Management could be more effectively redirected to service delivery, is misguided.

When you look at the amount of money being spent on service delivery (under a model that allows little influence, learning and iterative improvement to be driven by the First Nations people involved themselves), and then you hear the argument that more money is needed, you have to ask how much more?

Oftentimes, the system means you'll be throwing good money after bad.

³⁷ CMC (2009) op. cit.

PART C WHERE TO FROM HERE?

RECOMMENDATIONS

Tackling complex entrenched disadvantage is an area of acute ongoing policy failure in Australia. Innovation and empowering partnerships are desperately needed to develop more effective approaches.

The FRC meets the need for Indigenous empowerment, and the need for more effective, coordinated and cohesive federal and state welfare and support service systems to holistically meet the needs of individuals and families, including through case planning and case management and monitoring. The FRC enables Elders and Respected persons to exercise local and cultural authority, back by powers of the Crown to conduct restorative justice style conferencing, and exercise a range of decision-making powers which include case planning and referral and Income Management where needed.

CYI is pleased that the FRC model continues to receive strong bipartisan support. We hope to continue to work with our community and government partners to ensure the FRC model continues to improve and accelerate progress to overcome disadvantage including by:

1. Delivering on the promise of Opportunity to complement the work of the FRC, including through a Jobs and Home Ownership.
2. Focusing on broader supporting reforms needed to shift from a welfare to a development paradigm.
3. New locally-led approaches to tackle the ongoing scourge of violence, including domestic and family violence. We need more than just a criminal justice system response. We need community-based responses such as that provided by the FRC to be bolstered with other action to help change behaviour, change social norms about violence, and stop its transmission.
4. Further enhancing the case coordination role of the FRC. This aspect of the FRC was designed to overcome the perennial issue of silos and fragmented service delivery and instead ensure all those who need to be working with a person or a family can operate as a 'team' in a client centred approach. Ideally all service providers involved in responding to an individual or family's needs would be working as one truly integrated 'team' to provide a client-centred approach.